OIPE JC25 DEC 09 2004 PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	09/818,084	Confirmation No. 2846
Applicant	:	Michael E. GRAVES, *et al.*	
Filed	:	March 26, 2001	
Group Art Unit	:	3621	
Examiner	:	Jalatee WORJLOH	
Docket No.	:	12832/100173	
Customer No.	:	23838	
For	:	AUTHENTICATED PAYMENT	

INFORMATION DISCLOSURE STATEMENT

Mail Stop: Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR § 1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08a. Copies of the following listed articles are attached:

- Christy Hudgins-Bonafield, "Simplicity Lies at the Heart of iPin's New Online Payment Scheme," iPIN News & Press, Network Computing, October 4, 1999, <http://web.archive.org/web/20000301131901/www.ipin.com/news/network_computing.html>

- Indentrus Media Center, "Indentrus wins top security and electronic commerce honor for innovative business-to-business Internet commerce trust model," New York, Dec. 6, 1999, <http://web.archive.org/web/20001025154826/www.identrus.com/pressreleasehtm/media120699.htm>; and

- IBM Technical Disclosure Bulletin, "Transaction Completion Code Based on Digital Signatures," pp. 1109-1122, Vol. 28, No. 3, August 1985.

Copies of the listed U.S. patents, U.S. published applications, and pending U.S. application have not been attached, pursuant to revised Rule 1.98, effective October 21, 2004.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

The filing of this Information Disclosure Statement and the enclosed PTO Form No. PTO/SB/08a, shall not be construed as an admission that the information cited is prior art, or is considered to be material to patentability as defined in 37 C.F.R. § 1.56(b).

This Information Disclosure Statement is being filed with a Request for Continued Examination (RCE) and a Petition for Extension of Time (one month). No certification or fee is believed to be required, but authorization is hereby given to charge any additional fees due, or to credit any overpayment, to deposit account 11-0600.

Respectfully submitted,
KENYON & KENYON

Date: December 9, 2004

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PTO/SB/08a (08-03)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known	
Application Number	09/818,084
Filing Date	March 26, 2001
First Named Inventor	Michael E. GRAVES et al.
Art Unit	3621
Examiner Name	Jalatee WORJLOH
Attorney Docket Number	12832/100173

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No.[1]	Document Number Number - Kind Code[2] (*if known*)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	US-6,697,824	02-24-2004	Bowman-Amuah	
	2	US- 2004/0044627	03-04-2004	Russell et al.	
	3	US- 2004/0199431	10-07-2004	Ganesan et al.	
	4	US- 6,516,056	02-04-2003	Justice et al.	
	5	US- 2003/0120554	06-26-2003	Hogan et al.	
	6	US- 2003/0140007	07-24-2003	Kramer et al.	
	7	US- 6,607,136	08-19-2003	Atsmon et al.	
	8	US- 2003/0212642	11-13-2003	Weller et al.	
	9	US- 2002/0046169	04-18-2002	Keresman, III et al.	
	10	US- 2002/0077978	06-20-2002	O'Leary et al.	
	11	US- 6,449,599	09-10-2002	Payne et al.	
	12	US- 6,473,740	10-29-2002	Cockrill et al.	
	13	US- 6,178,409	01-23-2001	Weber et al.	
	14	US- 6,212,634	04-03-2001	Geer, Jr. et al.	
	15	US- 2001/0037451	11-01-2001	Bhagavatula et al.	
	16	US- 6,324,525	11-27-2001	Kramer et al.	
	17	US- 6,018,724	01-25-2000	Arent	
	18	US- 6,029,150	02-22-2000	Kravitz	
	19	US- 6,073,237	06-06-2000	Ellison	
	20	US- 6,125,185	09-26-2000	Boesch	
	21	US- 5,878,141	03-02-1999	Daly et al.	
	22	US-5,899,980	05-04-1999	Wilf et al.	
	23	US-5,996,076	11-30-1999	Rowney et al.	
	24	US-6,000,832	12-14-1999	Franklin et al.	
	25	US-5,710,887	01-20-1998	Chelliah et al.	
	26	US-5,794,207	08-11-1998	Walker et al.	
	27	US-5,850,446	12-15-1998	Berger et al.	
	28	US-5,633,930	05-27-1997	Davis et al.	
	29	US-5,420,926	05-30-1995	Low et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3] - Number[4] - Kind Code[5] (*if known*)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T[6]

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Sheet 2 of 2

Complete if Known	
Application Number	09/818,084
Filing Date	March 26, 2001
First Named Inventor	Michael E. GRAVES et al.
Art Unit	3621
Examiner Name	Jalatee WORJLOH
Attorney Docket Number	12832/100173

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T [2]
	30	KERESMAN III, "Secure and Efficient Payment Processing System," U.S. Appln. No. 09/488,297, filed January 20, 2000.	
	31	Identrus Media Center, "Indentrus wins top security and electronic commerce honor for innovative business-to-business Internet commerce trust model," New York, Dec. 6, 1999, <http://web.archive.org/web/20001025154826/www.identrus.com/pressreleasehtm/media120699.htm>	
	32	CHRISTY HUDGINS-BONAFIELD, "Simplicity Lies at the Heart of iPin's New Online Payment Scheme," iPIN News & Press, Network Computing, October 4, 1999, <http://web.archive.org/web/20000301131901/www.ipin.com/news/network_computing.html>	
	33	IBM Technical Disclosure Bulletin, "Transaction Completion Code Based on Digital Signatures," pp. 1109-1122, August 1985	

Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
[1] Applicant's unique citation designation number (optional). [2] Applicant is to place a check mark here if English language Translation is attached.
This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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